PREPARED BY:
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
MS Bar No. 9731

RETURN TO: Y
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E #27054

Citimortgage/Kelley INDEXING INSTRUCTIONS: Lot 103, Stonehedge Townhomes No. III Subdivision, in Section 32, T1S, R7W, Desoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 29, 2002, Harold Kelley and Mary Kelley, husband and wife, executed a Deed of Trust to Jeanine B. Saylor, Trustee for the use and benefit of 1st Trust Bank for Savings, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 1483 at Page 19 and re-recorded as Correction Deed of Trust in Book 1493 at page 707 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the

SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the

Citimortgage, Inc.

Devin Thacker, Assistant Vice President

STATE OF MISSOURI

COUNTY OF ST. CHARLES

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Devin Thacker, who acknowledged to me that _he is Assistant Vice President of Citimortgage, Inc., and acknowledged to me that _he signed and delivered the above and foregoing Substitution of Trustee on behalf of Citimortgage, Inc. after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 28 day of

My Commission Expires:

ALEX D CROSSMAN Notary Public - Notary Seal State of Missouri St. Charles County Commission #08672776 My Commission Expires 11/04/2012